

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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PNC Bank, National Association

In Re:
Stephanie M. Strother,
Debtor



Order Filed on June 4, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 23-11777 CMG

Hearing Date: 5/21/2025 @ 9am

Judge: Christine M. Gravelle

ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**.

DATED: June 4, 2025


Honorable Christine M. Gravelle, Chief Judge
United States Bankruptcy Judge

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Debtor: Stephanie M. Strother

Case No: 23-11777 CMG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC Bank, National Association, Denise Carlon appearing, upon a certification of default as to real property located at 307 Wimbeldon Court, North Brunswick, NJ, 08902, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Yakov Rudikh, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 21, 2025, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payment due May 2025 for a total post-petition default of \$157.88 (1 @ \$1,212.50 less suspense of \$1,054.62); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make a payment of \$157.88 no later than May 31, 2025; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume June 1, 2025, directly to Secured Creditor's servicer (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.